

STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 1998

Credit Union Name: EDUCATORS

Federal Charter/Certificate Number: 66448

This page must be completed by all credit unions.**ASSETS**

LOANS & CASH: If the credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period, complete **Schedule A - Real Estate Loans** on page 6. If the credit union has any member business loans outstanding or has originated any member business loans during the reporting period, complete **Schedule B - Member Business Loans** on page 7.

	Interest Rate	Acct. Code	Number of Loans	Acct. Code	Amount	Acct. Code
1. Unsecured Credit Card Loans/Lines of Credit	13.80	521	14,861	993	\$16,618,829	396
2. All Other Unsecured Loans/Lines of Credit	11.80	522	4,997	994	\$9,244,226	397
3. New Vehicle Loans	6.90	523	3,016	958	\$34,947,078	385
4. Used Vehicle Loans	7.90	524	5,392	968	\$38,479,317	370
5. Total 1st Mortgage Real Estate Loans/Lines of Credit	6.75	563	1,523	959	\$97,702,094	703
6. Total Other Real Estate Loans/Lines of Credit	8.00	562	3,877	960	\$51,050,108	386
7. Total All Other Loans/Lines of Credit to Members . . .	11.70	595	7,494	963	\$19,231,662	698
8. All Other Loans (Purchased or to non-members) . . .	0.00	596	0	964	\$0	001
9. TOTAL LOANS (Sum of items 1-8)			41,160	025A	\$267,273,314	025B
10. Less: Allowance for Loan Losses					\$896,543	719
11. Cash and Cash Equivalents					\$8,168,894	730

INVESTMENTS: If any investments listed below have a remaining maturity or repricing interval of more than 1 year (exclusive of items 12 and 15), or if the credit union reports a figure for item 16, complete **Schedule C - Investments** on page 8. If the credit union has investments in, or loans to Credit Union Service Organizations, complete **Schedule D - CUSO Information** on page 9.

	Amount	Acct. Code
12. Total of Membership Capital and Paid-In Capital of Corporate Credit Unions.	\$1,389,841	769
13. All Other Investments in Corporate Credit Unions	\$37,281,325	652C
14. Deposits in Commercial Banks, S&Ls, Mutual Savings Banks	\$0	744C
15. NCUA Share Insurance Capitalization Deposit	\$2,366,305	794
16. All Other Investments (Complete <i>Schedule C - Investments</i> , page 8).	\$84,944	767
17. TOTAL INVESTMENTS (Sum of items 12-16).	\$41,122,415	799

OTHER ASSETS:

	Amount	Acct. Code
18. Land and Building.	\$10,618,299	007
19. Other Fixed Assets.	\$1,935,862	008
20. Other Real Estate Owned.	\$0	798
21. Other Assets.	\$2,117,535	009

22. TOTAL ASSETS (Sum of items 9-11 and 17- 21) (Must equal line 36 on page 2).

\$330,339,776	010
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LIABILITIES, SHARES AND EQUITY

12/31/1998

Credit Union Name: EDUCATORS

Federal Charter/Certificate Number: 66448

This page must be completed by all credit unions.

LIABILITIES:	Amount	Acct. Code
23. Total Borrowings (Complete <i>Schedule E - Borrowings</i> , page 10)	\$0	860C
24. Accrued Dividends Payable on Shares.	\$734,682	820
25. Accounts Payable and Other Liabilities.	\$4,609,547	825

SHARES/DEPOSITS: If the credit union offers shares or deposits other than Regular Shares and Share Drafts, complete ***Schedule F - Savings***, page 11.

	Dividend Rate	Acct. Code	Number of Accounts	Acct. Code	Amount	Acct. Code
26. Share Drafts	2.72	553	24,924	452	\$41,624,961	902
27. Regular Shares	3.26	552	66,912	454	\$62,571,059	657
28. All Other Shares and Deposits			16,251	465	\$192,442,672	919
29. TOTAL SHARES AND DEPOSITS (Sum of items 26 - 28).			108,087	460	\$296,638,692	018

EQUITY:	Amount	Acct. Code
30. Regular Reserves.	\$10,608,100	931
31. Uninsured Secondary Capital (<i>low-income designated credit unions only</i>)	\$0	925
32. Accumulated Unrealized Gains (Losses) on <i>Available for Sale</i> Securities.	\$0	945
33. Other Reserves.	\$10,000	658
34. Undivided Earnings.	\$17,738,755	940
35. Appropriation for Non-Conforming Investments (SCU Only)	\$0	668
36. Net Income (unless this amount is already included in item 34).	\$0	602

37. TOTAL LIABILITIES, SHARES AND EQUITY (Sum items 23-25 and 29-36) (Must equal line 22)	\$330,339,776	014
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If the credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, complete Schedule G - Off-Balance Sheet Commitments and Contingent Assets and Liabilities on Page 12.

NCUA INSURED SAVINGS COMPUTATION		
Share and deposit amounts up to \$100,000 per account are insurable, if they are issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or public units. Do not include notes payable or other forms of borrowings.		
	AMOUNT	Acct. Code
A. Uninsured Member Shares over \$100,000 in any Member's Account.	\$17,909,537	065
B. Uninsured Nonmember Shares over \$100,000 in any Nonmember Account.	\$0	067
C. TOTAL UNINSURED SHARES (A+B).	\$17,909,537	068
D. TOTAL INSURED SHARES (item 29 less item C).	\$278,729,155	069

STATEMENT OF INCOME AND EXPENSE

Credit Union Name: EDUCATORS

Federal Charter/Certificate Number: 66448

This page must be completed by all credit unions.

INCOME (OPERATING): January 1, 1998 - December 31, 1998		Amount	Acct Code
1. Interest on Loans (Gross-before interest refunds).....		\$20,591,587	110
2. (Less) Interest Refunded.....		\$0	119
3. Income from Investments (Including Interest, Dividends, and CUSO Income).....		\$2,011,227	120
4. Trading Profits and Losses (Realized and Unrealized Gains/Losses)		\$0	124
5. Fee Income.....		\$981,406	131
6. Other Operating Income		\$1,958,217	659
7. Total Gross Income (Sum of items 1-6).....		\$25,542,437	100
EXPENSES (OPERATING): January 1, 1998 - December 31, 1998			
8. Employee Compensation and Benefits.....		\$4,373,304	210
9. Travel and Conference Expense.....		\$112,327	230
10. Office Occupancy Expense.....		\$681,903	250
11. Office Operations Expense.....		\$1,962,864	260
12. Educational and Promotional Expenses.....		\$240,587	270
13. Loan Servicing Expense.....		\$381,084	280
14. Professional and Outside Services.....		\$874,224	290
15. Provision for Loan Losses.....		\$860,000	300
16. Member Insurance.....		\$0	310
17. Operating Fees (Examination and/or supervision fees).....		\$45,729	320
18. Miscellaneous Operating Expenses.....		\$179,349	360
19. TOTAL Operating Expense (Sum of items 8-18).....		\$9,711,371	671
20. Net Income (Loss) from Operations (line 7 less item 19).....		\$15,831,066	661
NON-OPERATING GAINS OR LOSSES: January 1, 1998 - December 31, 1998			
21. Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities).....		\$0	420
22. Gain (Loss) on Disposition of Fixed Assets.....		(\$8,499)	430
23. Other Non-operating Income (Expense).....		\$69,257	440
24. Income (Loss) Before Cost of Funds (Item 20 plus or minus items 21-23).....		\$15,891,824	395
COST OF FUNDS: January 1, 1998 - December 31, 1998			
25. Interest on Borrowed Money.....		\$5,162	340
26. Dividends on Shares.....		\$12,420,547	380
27. Interest on Deposits (SCU Only).....		\$0	381
28. Net Income (Loss) After Cost of Funds (Item 24 less items 25-26).....		\$3,466,115	388
RESERVE TRANSFERS YEAR-TO-DATE: January 1, 1998 - December 31, 1998			
29. Required Transfer to Statutory Reserves (Gross).....		\$1,277,122	393
30. Additional Transfers to the Statutory Reserve or Other Reserve Accounts.....		\$4,078	391

LOAN INFORMATION

Credit Union Name: EDUCATORS

Federal Charter/Certificate Number: 66448

This page must be completed by all credit unions.**ALL DELINQUENT LOANS AS OF DECEMBER 31, 1998**

	Number	Acct. Code	Amount	Acct. Code
1. 2 to less than 6 months delinquent	434	021A	\$1,393,259	021B
2. 6 to less than 12 months delinquent	99	022A	\$384,396	022B
3. 12 months and over delinquent	20	023A	\$178,247	023B
4. TOTAL DELINQUENT LOANS	553	041A	\$1,955,902	041B

DELINQUENT CREDIT CARD LOANS AS OF DECEMBER 31, 1998

	Number	Acct. Code	Amount	Acct. Code
5. 2 to less than 6 months delinquent	77	026A	\$149,336	026B
6. 6 to less than 12 months delinquent	10	027A	\$14,145	027B
7. 12 months and over delinquent	6	028A	\$13,103	028B
8. TOTAL DELINQUENT CREDIT CARD LOANS	93	045A	\$176,584	045B

MISCELLANEOUS LOAN INFORMATION

	Number	Acct. Code	Amount	Acct. Code
9. Loans Purchased from Other Financial Institutions	0	614	\$0	615
10. Loans Outstanding to Credit Union Officials	114	995	\$1,914,813	956
11. Loans Granted Year-to-Date	13,160	031A	\$191,679,236	031B
12. Total Amount of All Loans Charged-Off Year-to-Date			\$595,515	550
13. Total Amount of All Recoveries on Charged-Off Loans Year-to-Date			\$60,751	551
14. Total Amount of Credit Card Loans Charged-Off Year-to-Date			\$161,450	680
15. Total Amount of Recoveries on Credit Card Loans Charged-Off Year-to-Date			\$1,112	681
16. Total Amount of All Loans Charged-Off due to Bankruptcy, Year-to-Date (Include both Chapter 7 and Chapter 13 Bankruptcy Loan Charge-offs)			\$322,292	682
17. Number of members with loans in your credit union who have filed for:				
a. Chapter 7 Bankruptcy Year-to-Date			102	081
b. Chapter 13 Bankruptcy Year-to-Date			23	082
18. Total of outstanding loan balances subject to bankruptcies identified in item 17a. and 17b. (Do not include loans charged-off or reaffirmed.)			\$186,000	971

MISCELLANEOUS INFORMATION
This page must be completed by all credit unions.

1. Indicate in the box at the right the number of the description below that best characterizes the last audit performed of the credit union's records

1=Supervisory Committee

2=CPA Audit without Opinion

3=CPA Opinion Audit

4=League Audit

5=Outside Accountant (Other than
CPA or League)

Acct. Code
3 062

Effective date of last audit

12/1997 063

2. Effective date of the most recent Supervisory Committee verification of Members' accounts

12/1997 603

3. Indicate in the box at the right the number of the statement below which best describes the system the credit union uses to maintain its share and loan records.

1=Manual System (No Automation)

2=Vendor Supplied In-House System

3=Vendor On-Line Service Bureau

4=CU Developed In-House System

5=Other

2 076

4. Indicate in the box below the name of your primary share and loan information processing vendor.

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5. Does the credit union maintain share/deposit insurance coverage in addition to the NCUSIF? (Do not include Life Saving and Borrowers' Protection Insurance or Surety Bond Coverage.)

No 875

If so, indicate the name of the insurance company

	876
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Dollar amount of shares and/or deposits insured by the company named above.

\$0	877
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6. If the credit union has an Internet E-Mail Address, please provide it in the box to the right.

ECU@ECU.COM	890
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7. If the credit union has a World Wide Website Address, please provide it in the box to the right.

WWW.ECU.COM	891
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8. If the credit union has a World Wide Website, is the Website interactive? (Does the Website allow users to download statements, transfer money, pay bills, etc.?)

0 892

9. Number of current members (not number of accounts)

49,198	083
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10. Number of potential members

77,000	084
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11. Number of occupational groups added to field of membership year-to-date through NCUA's Streamlined Expansion Procedures as set forth in Interpretive Ruling and Policy Statement 94-1.

0	085
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12. Number of actual members added to field of membership year-to-date through NCUA's Streamlined Expansion Procedures as set forth in Interpretive Ruling and Policy Statement 94-1.

0	086
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13. Number of potential members added to field of membership year-to-date through NCUA's Streamlined Expansion Procedures as set forth in Interpretive Ruling and Policy Statement 94-1.

0	087
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14. Number of credit union employees who are:

132	564A
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a. Full-Time (26 hours or more)

b. Part-Time (25 hours or less per week)

44	564B
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Credit Union Name: EDUCATORS

Federal Charter/Certificate Number: 66448

Telephone No.: * Fax No.: * Office Hours: _____

PREPARED BY (signature): * Date: _____

CERTIFIED CORRECT BY (signature): * Date: _____

Please print: * * *

Manager/CEO (The person responsible for the day to day operations of the credit union)

Please print: * * *

President of the Board (Chairperson)

SCHEDULE A - REAL ESTATE LOANS/LINES OF CREDIT (OUTSTANDING BALANCES)**Credit Union Name:** EDUCATORS**Federal Charter/Certificate Number:** 66448

Complete this schedule if the credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period. If there is an amount reported on page 1, lines 5 or 6, this schedule must be completed.

REAL ESTATE LOANS AND LINES OF CREDIT

	Number of Loans Outstanding	Acct. Code	Amount of Loans Outstanding	Acct. Code	Number of Loans Granted Year-to-Date	Acct. Code	Amount of Loans Granted Year-to-Date	Acct. Code
1. First Mortgage								
A. Fixed Rate	680	972	\$44,271,795	704	746	982	\$61,861,964	720
B. Adjustable Rate	843	973	\$53,430,299	705	403	983	\$34,530,962	721
2. Other Real Estate								
A. Closed End Fixed Rate	2,077	974	\$32,460,574	706	1,192	984	\$24,709,982	722
B. Closed-End Adjustable Rate	0	975	\$0	707	0	985	\$0	723
C. Open-End Adjustable Rate/Home Equity	1,800	976	\$18,589,534	708	602	986	\$6,297,142	724
D. Other	0	977	\$0	709	0	987	\$0	725
3. TOTALS (each column) .	5,400	978	\$148,752,202	710	2,943	988	\$127,400,050	726

DELINQUENT REAL ESTATE LOANS AND LINES OF CREDIT AS OF DECEMBER 31, 1998

	Fixed Rate	Acct. Code	Adjustable Rate	Acct. Code
4. Amount of First Mortgage Loans/LOC				
A. 1 to less than 2 months delinquent	\$193,042	751	\$75,214	771
B. 2 to less than 6 months delinquent	\$50,744	752	\$0	772
C. 6 to less than 12 months delinquent	\$0	753	\$0	773
D. 12 months or more delinquent	\$0	754	\$72,922	774
E. TOTAL (Sum of item 4, A+B+C+D)	\$243,786	713	\$148,136	714
5. Amount of Other Real Estate Loans/LOC				
A. 1 to less than 2 months delinquent	\$140,878	755	\$67,323	775
B. 2 to less than 6 months delinquent	\$69,248	756	\$12,411	776
C. 6 to less than 12 months delinquent	\$9,810	757	\$36,599	777
D. 12 months or more delinquent	\$48,121	758	\$0	778
E. TOTAL (Sum of item 5, A+B+C+D)	\$268,057	715	\$116,333	716

REAL ESTATE LOANS/LINES OF CREDIT CHARGE OFFS AND RECOVERIES

	Charged-Off Year-to-Date	Acct. Code	Recovered Year-to-Date	Acct. Code
6. Amount of First Mortgage Loans/LOC	\$0	548	\$0	607
7. Amount of Other Real Estate Loans/LOC	\$0	549	\$0	608

MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION

	Amount	Acct. Code
8. Allowance for Losses on All Real Estate Loans	\$0	731
9. Amount of Real Estate Loans included in item 3 above that is collateral for a loan that meets the definition of a Member Business Loan	\$0	718
10. Total Amount of All First Mortgage Loans which have been sold in the secondary market year-to-date	\$33,414,832	736
11. Total Amount of All Real Estate Loans Outstanding that will contractually refinance, reprice or mature within 3 years	\$57,532,601	712

SCHEDULE B - MEMBER BUSINESS LOANS**Credit Union Name:** EDUCATORS**Federal Charter/Certificate Number:** 66448

Complete this schedule if the credit union has any member business loans outstanding or has originated any member business loans during the reporting period.

MEMBER BUSINESS LOANS (MBLs)	Number of Loans Outstanding	Acct. Code	Amount of Loans Outstanding	Acct. Code	Number of Loans Granted Year-to Date	Acct. Code	Amount of Loans Granted Year-to-Date	Acct. Code
1. Agricultural Related Loans	0	961	\$0	042	0	099	\$0	463
2. All Other MBLs	0	962	\$0	387	0	399	\$0	389
3. TOTALS (each column) .	0	900	\$0	400	0	090	\$0	475

DELINQUENT MEMBER BUSINESS LOANS

	Amount	Acct. Code
4. Agricultural Related Loans		
A. 1 to less than 2 months delinquent	\$0	125A
B. 2 to less than 6 months delinquent	\$0	125B
C. 6 to less than 12 months delinquent	\$0	125C
D. 12 months or more delinquent	\$0	125D
E. TOTAL (Sum of item 4, A+B+C+D)	\$0	125E
5. All Other Member Business Loans		
A. 1 to less than 2 months delinquent	\$0	126A
B. 2 to less than 6 months delinquent	\$0	126B
C. 6 to less than 12 months delinquent	\$0	126C
D. 12 months or more delinquent	\$0	126D
E. TOTAL (Sum of item 5, A+B+C+D)	\$0	126E

MEMBER BUSINESS LOAN CHARGE OFFS AND RECOVERIES

	Charged-Off Year-to-Date	Acct. Code	Recovered Year-to-Date	Acct. Code
6. Amount of Member Business Agricultural Loans	\$0	132	\$0	134
7. Amount of All Other Member Business Loans	\$0	133	\$0	135

MISCELLANEOUS MEMBER BUSINESS LOAN INFORMATION

	Amount	Acct. Code
8. Allowance for Losses on Member Business Loans	\$0	140
9. Aggregate of All Concentrations of Credit for Member Business Loans	\$0	142
10. Construction or Development Member Business Loans	\$0	143

SCHEDULE C - INVESTMENTS

12/31/1998

Credit Union Name: EDUCATORS

Federal Charter/Certificate Number: 66448

Complete this schedule if any investments have a remaining maturity or repricing interval of more than 1 year (exclusive of the NCUA Share Insurance Capitalization Deposit and the Total of Membership Capital Share Deposit and Paid-In Capital of Corporate Credit Unions) or if there is an amount reported on page 1, line 16 (All Other Investments).

TYPES OF INVESTMENTS

	Amount	Acct. Code
1. Sum of items 12, 13, 14, 15 from page 1	\$41,037,471	768
2. U.S. Government Obligations	\$0	741C
3. Federal Agency Securities	\$0	742C
4. Mutual Funds & Common Trust Investments	\$0	743C
5. Credit Unions - Deposits in and Loans to	\$0	672C
6. Other Investments	\$84,944	655C
7. TOTAL INVESTMENTS (Must equal amount reported on page 1, item 17.)	\$41,122,415	799

CLASSIFICATION OF INVESTMENTS

	A. < 1 Year	B. 1 - 3 Years	C. 3-10 Years	D. > 10 Years	E. Total Amount	Acct. Code
8. Investments Not Subject to SFAS 115	\$37,366,269	\$0	\$1,389,841	\$2,366,305	\$41,122,415	745
SFAS 115 Investments:						
9. Held to Maturity	\$0	\$0	\$0	\$0	\$0	796
10. Available for Sale	\$0	\$0	\$0	\$0	\$0	797
11. Trading	\$0				\$0	965
12. TOTALS	\$37,366,269	\$0	\$1,389,841	\$2,366,305	\$41,122,415	799

MORTGAGE-BACKED SECURITIES

Items 13 and 14 should also be included on the appropriate lines within the sections for Types of Investments and Classification of Investments, items 1-7 and 8-12 above.

	Amount	Acct. Code
13. Mortgage Pass-Through Securities	\$0	732
14. Collateralized Mortgage Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs).	\$0	733

MISCELLANEOUS INVESTMENT INFORMATION

	Amount	Acct. Code
15. Fair Value of Held to Maturity Investments.	\$0	801
16. Repurchase Agreements	\$0	780
17. Reverse Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage	\$0	781
18. Mortgage Derivative Products Failing the FFIEC High Risk Securities Test.	\$0	782
19. Non-Mortgage-Backed Derivatives of U.S. Govt. Obligations/Federal Agency Securities.	\$0	783
20. Investments Not Authorized by the FCU Act or NUCA Rules and Regulations (SCU Only).....	\$0	784
21. Total of Deposits and Shares Meeting the Requirements of Section 703.70(a). . . (See Instructions).	\$0	785
22. Total of Securities Meeting the Requirements of Section 703.90(b). . . (See Instructions).	\$0	786
23. Market Value Devaluation of Portfolio at a 300 Basis Point Shock . . . (See Instructions).	\$0	787

SCHEDULE D - CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION**Credit Union Name:** EDUCATORS**Federal Charter/Certificate Number:** 66448**DON'T MAKE ENTRIES ON THIS FORM UNLESS YOUR CREDIT UNION HAS A LOAN TO OR INVESTMENT IN A CUSO****Complete a separate line for each CUSO your credit union has a loan to or an investment in.**

A Credit Union Service Organization is a corporation or limited partnership that provides services primarily to credit unions or members of affiliated credit unions. Answer the following questions for each CUSO that your credit union has an investment in or a loan to. If your credit union has investments in or loans to more than one CUSO, complete a separate line of information for each CUSO.

NOTE: If your credit union wholly owns the CUSO or owns the majority of the CUSO (controlling interest), the CUSO's books and records should be combined with your credit union's for reporting on pages 1, 2, 3, and 4 of the call report. Complete this form for each CUSO, regardless of whether your credit union wholly owns the CUSO or owns the majority of the CUSO.

Name of CUSO (Acct. 830)		Amount Invested in CUSO (Acct. 831)	Amount loaned to CUSO (Acct.832)	**	***	Net Income (loss) from CUSO which is included in amounts reported on page 4, line 3 (Acct. 835)
A.	WISCUB	\$10,000	\$0	No	9	4,500
B.	NEWVASCU	\$39,579	\$0	No	6	0
C.	WCUL SHARED BRANCH	\$10,000	\$0	No	3	0
D.	ECU FINACIAL SERVICES	\$10,353	\$0	Yes	5	0
E.		\$0	\$0	No	0	0
F.		\$0	\$0	No	0	0
G.		\$0	\$0	No	0	0
H.		\$0	\$0	No	0	0
I.		\$0	\$0	No		
J.		\$0	\$0	No		

Note:

** Is the CUSO wholly owned by the credit union? Blank = No; 1 = Yes (Acct. Code 833A-J)

*** Indicate in the box the number which describes the predominant service provided by the CUSO: (Acct. Code 834A-J)

1 = Mortgage Processing	4 = Insurance Services	7 = Credit Cards	10 = Tax Preparation
2 = EDP Processing	5 = Investment Services	8 = Trust Services	11 = Travel
3 = Shared Branching	6 = Auto Buying, Leasing, Indirect Lending	9 = Item Processing	12 = Other

SCHEDULE E - BORROWINGS**Credit Union Name:** EDUCATORS**Federal Charter/Certificate Number:** 66448**Complete this schedule if there is an amount reported on page 2, item 23 (Total Borrowings).**

The amount reported below on item 4C must equal the amount reported on page 2, item 23.

**DISTRIBUTION OF
BORROWINGS**

	A. Amount Less than 1 Year	B1. Amount 1 to 3 Years	B2. Amount More than 3 Years	C. Total Amount	Acct. Code
1. Other Notes, Promissory Notes and Interest Payable	\$0	\$0	\$0	\$0	011C
2. Reverse Repurchase Agreements .	\$0	\$0	\$0	\$0	058C
3. Subordinated CDCU Debt	\$0	\$0	\$0	\$0	867C
4. TOTALS (each column)	\$0	\$0	\$0	\$0	860C

MISCELLANEOUS BORROWINGS INFORMATION

	Amount	Acct. Code
5. Amount of Promissory Notes Outstanding to Non-Members	\$0	865

SCHEDULE F - SAVINGSCredit Union Name: EDUCATORSFederal Charter/Certificate Number: 66448

Complete this schedule if the credit union offers any type of share or deposit accounts other than Regular Shares and Share Drafts. If there is an amount reported on page 2, line 28, this schedule must be completed.

DISTRIBUTION OF SAVINGS	A. Amount Less than 1 Year	B1. Amount 1 to 3 Years	B2. Amount More than 3 Years	C.Total Amount	Acct. Code	Total Number of Accounts	Acct. Code
1. Sum of items 26 and 27 from page 2	\$104,196,020			\$104,196,020	918	91,836	466
2. Money Market Shares	\$81,990,712			\$81,990,712	911	4,934	458
3. Share Certificates	\$74,133,972	\$10,056,985	\$0	\$84,190,957	908C	8,594	451
4. IRA/KEOGH Accounts	\$19,017,689	\$7,243,314	\$0	\$26,261,003	906C	2,723	453
5. All Other Shares	\$0	\$0	\$0	\$0	630	0	455
6. TOTAL SHARES	\$279,338,393	\$17,300,299	\$0	\$296,638,692	013	108,087	966
7. Non-Member Deposits	\$0	\$0	\$0	\$0	880	0	457
8. TOTAL SHARES AND DEPOSITS	\$279,338,393	\$17,300,299	\$0	\$296,638,692	018	108,087	460

DIVIDEND/INTEREST RATES

	Rate	Acct. Code
9. Money Market Shares with Minimum Balance Requirement, Withdrawal Limitations, and no Fixed Maturity	4.43	532
10. Share Certificates with 1 Year Maturity	5.15	547
11. IRA/KEOGH and Retirement Accounts	5.15	554
12. Non-Member Deposits	0.00	599
13. All Other Shares	3.26	585

SCHEDULE G - OFF-BALANCE SHEET COMMITMENTS AND CONTINGENT ASSETS AND LIABILITIES**Credit Union Name:** EDUCATORS**Federal Charter/Certificate Number:** 66448

If the credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, this schedule must be completed.

	Amount	Acct. Code
1. Unused Commitments		
A. Revolving Open-End Lines Secured by 1-4 Family Residential Properties	\$21,579,727	811
B. Credit Card Lines	\$31,300,680	812
C. Outstanding Letters of Credit	\$0	813
D. Commercial Real Estate, Construction and Land Development	\$0	814
E. Unsecured Share Draft Lines of Credit	\$0	815
F. Other Unused Commitments	\$2,621,190	816
2. Loans Sold or Swapped with Recourse		
A. Total Dollar Amount of Loans Sold or Swapped with Recourse Year-to-Date . .	\$0	817
B. Total Principal Balance Outstanding of Loans Sold or Swapped with Recourse	\$0	819
3. Pending Bond Claims.	\$0	818